

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

**Malko K. Odishoo,
Marina L. Odishoo,**

Debtor(s).

Chapter 13

Case No. 19-18897

Honorable Judge Janet S. Baer

OBJECTION TO CONFIRMATION OF PLAN FILED ON 07/03/2019

NOW COMES PNC BANK, NATIONAL ASSOCIATION, and/or its assigns (hereinafter “Movant”), by and through its attorneys, Quintairos, Prieto, Wood & Boyer, P.A., and moves this Honorable Court for an Order denying confirmation of Debtor’s plan filed on 04/03/2019 and in support thereof states as follows:

1. Debtor filed a petition under Chapter 13 of Title 11, United States Bankruptcy Code on 7/3/2019 and this Court has jurisdiction pursuant to 28 U.S.C. §1334 and Internal Operating Procedure 15(a) of the United States District Court for the Northern District of Illinois;
2. Movant holds a security interest secured by a mortgage lien on Debtor’s property commonly known as 259 Dover Drive Unit O Des Plaines, IL 60018 (“Property”).
3. Debtor’s Plan improperly treats Movant’s secured claim in that Debtor asserts a third party, Debtor’s daughter, will make post-petition payments.
4. Upon information and belief, Debtor still holds an interest in the Property.
5. As a result, Debtor's Plan fails to meet the requirements of 11 U.S.C. §1325(a)(5) as it fails to provide for a secured claim. Movant requests that Debtor amend the Plan to either provide for or surrender Movant's claim.

6. Movant has incurred attorney fees and/or costs in connection with this bankruptcy proceeding subject to court approval, including:

\$500.00 for Objection to confirmation of the Chapter 13 plan including plan review and attending confirmation, if not separately billed.

WHEREFORE, PNC BANK, NATIONAL ASSOCIATION, prays this Court deny confirmation of the plan allowing the fees and costs described herein to be added to the indebtedness pursuant to the terms of the note and mortgage, and for such other and further relief as this Court may deem just and proper.

Respectfully Submitted,
/s/ Damon G. Newman, Esq.
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